

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

IN RE: JUDITH MICHELLE YOUNG-BIRD

Case Number: 13-62357

Chapter 13

Judge RANDON

Debtor,

WILLIAM D. JOHNSON (P54823)
ACCLAIM LEGAL SERVICES, P.L.L.C.
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033

PROPOSED CHAPTER 13 PLAN MODIFICATION

Debtor proposes to modify the confirmed Plan pursuant to LBR 3015-2(b) as follows:

- The term of debtors plan shall be extended to 60 months.
- Debtor shall remit sums sufficient to make up any delinquency in plan payments and to provide for proper plan funding by the end of the term of the plan.

Debtor's plan was confirmed April 12, 2014. The plan term, as last modified, was to expire after 52 months. The plan is currently in month 56. To date debtor has paid in \$70,208.23 into her plan and is 95% paid into the plan. Unfortunately the plan is currently not properly funded and debtor has developed a payment delinquency of \$3,271.03. In order to properly fund the plan debtor proposes to extend the plan to 60 months and remit a sum sufficient, as needed, to cure the delinquency and complete the funding of the plan by the expiration of the plan term.

Following is the effect of this modification on the following classes:

Class One: no adverse impact.

Class Two: no adverse impact.

Class Three: n/a

Class Four: n/a

Class Five: no adverse impact.

Class Six: n/a

Class Seven: n/a

Class Eight: n/a

Class Nine: no adverse impact.

Dated: December 6, 2018

/s/ William D. Johnson

WILLIAM D. JOHNSON (P54823)

Acclaim Legal Services, PLLC

8900 E. 13 Mile Road

Warren, MI 48093

(248) 443-7033

filing@acclaimlegalservices.com

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PROPOSED ORDER MODIFYING CHAPTER 13 PLAN

This matter having come before the Court upon Debtor's Notice of Proposed Chapter 13 Plan Modification, no objections having been filed, a certificate of no objection having been filed, and the Court being otherwise fully advised on the premises;

IT IS HEREBY ORDERED that the following modifications to the Chapter 13 Plan are hereby effective:

- The term of debtors plan shall be extended to 60 months.
- Debtor shall remit sums sufficient to make up any delinquency in plan payments and to provide for proper plan funding by the end of the term of the plan.

IT IS FURTHER ORDERED that in all other respects the confirmed Plan, as last modified, remains in full force and effect.

EXHIBIT A

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

IN RE: JUDITH MICHELLE YOUNG-BIRD

Case Number: 13-62357

Chapter 13

Judge RANDON

Debtor.

WILLIAM D. JOHNSON (P54823)
ACCLAIM LEGAL SERVICES, P.L.L.C.
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033

Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

The deadline to file an objection to the attached proposed Chapter 13 Plan Modification is 21 days after service.

If no timely objection is filed, the proponent of the Plan Modification may file a certificate of no objection and an order and the modified Plan will then become effective.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the Plan Modification, the Trustee and any objecting parties. In that event, the Plan Modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed Chapter 13 Plan Modification shall be served on the following:

Krispen S. Carroll, Chapter 13 Trustee
719 Griswold Street, Suite 1100
Detroit, MI 48226

Dated: December 6, 2018

/s/ William D. Johnson
WILLIAM D. JOHNSON (P54823)
Acclaim Legal Services, PLLC
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033
filing@acclaimlegalservices.com

EXHIBIT B

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

IN RE: JUDITH MICHELLE YOUNG-BIRD

Case Number: 13-62357

Chapter 13

Judge RANDON

Debtor.

WILLIAM D. JOHNSON (P54823)
ACCLAIM LEGAL SERVICES, P.L.L.C.
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033

PROOF OF SERVICE

LEANNA SIKES, hereby certifies that on December 6, 2018 she served a copy of the following documents electronically or by the United States Postal Service:

- Notice of Proposed Post-Confirmation Modification
- Proposed Order
- Proof of Service

upon:

Krispen S. Carroll, Chapter 13 Trustee
719 Griswold Street, Suite 1100
Detroit, MI 48226

All parties on the attached Matrix

Dated: December 6, 2018

/s/ Leanna Sikes
Leanna Sikes
Acclaim Legal Services, PLLC
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033
filing@acclaimlegalservices.com

EXHIBIT C



13Network

ACCLAIM LEGAL SERVICES Case Query

Enter Case Number, Name, Social Security Number, or @1st Address Line: 1362357

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Recently Accessed Cases: 13-62357-MAR JUDITH MICHELLE YOUNG

13-62357-MAR JUDITH MICHELLE YOUNG-BIRD (xxx-xx-1391) 19940 VILLA DRIVE SOUTH • SOUTHFIELD • MI • 48076 \$635.00 BW/ Bar Date(s): 5/1/2014 (has passed) 6/11/2014 (has passed)

Print Inquiry

Trustee: Krispen S. Carroll

Attorney: ACCLAIM LEGAL SERVICES

Confirmed: 4/12/2014
Case Status: OPEN/ACTIVE

The data on these pages has not been audited and is provided for general information only.

56 Month(s) since Confirmation UP = \$0.00 TPI = \$70,208.23 TPILR = \$70,208.23 BOH = \$1,174.76 BOH+FEES = \$1,270.01

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Mo
ATTORNEY FEE								
1	ACCLAIM LEGAL SERVICES	\$7,617.40						
2	ADDED CREDITOR							
OTHER ATTORNEY FEES								
3	ADDED CREDITOR							
OTHER PROFESSIONAL FEES								
4	ADDED CREDITOR							
DEBTOR REFUND								
5	JUDITH MICHELLE YOUNG-BIRD							
ARREARAGE - MORTGAGE/LAND CONTRACT								
6	MICHIGAN FIRST CREDIT UNION	\$2,974.17		\$2,974.17			\$2,974.17	
7	ADDED CREDITOR							
ARREARAGE - VEHICLE								
8	ADDED CREDITOR							
ARREARAGE - OTHER								
9	ADDED CREDITOR							
CONT'G DEBT (USE IN PLAN CALC)								
10	ADDED CREDITOR							
11	ADDED CREDITOR							
CURR MTG								
12	MICHIGAN FIRST CREDIT UNION					\$617.11	\$2,468.44	
13	MICHIGAN FIRST CREDIT UNION	\$2,357.81		\$2,357.81			\$2,357.81	
14	ADDED CREDITOR							
15	ADDED CREDITOR							
EXEC CONTRACT - VEHICLE								
16	ADDED CREDITOR							
EXEC CONTRACT - NON-VEHICLE								
17	ADDED CREDITOR							
POST-PET/PRE-CONF MTG PYMTS								
18	ADDED CREDITOR							
19	ADDED CREDITOR							
PRIORITY								
20	INTERNAL REVENUE SERVICE	\$436.00						
21	ADDED CREDITOR							
22	ADDED CREDITOR							
DSO CREDITOR - ARREARAGE								
23	ADDED CREDITOR							
24	ADDED CREDITOR							
DSO CREDITOR - CONTINUING								
25	ADDED CREDITOR							
26	ADDED CREDITOR							
PROP TAX								
27	ADDED CREDITOR							
SECURED								
28	VILLA POINTE CONDO ASSOCIATION					\$325.00	\$1,300.00	
29	VILLA POINTE CONDO ASSOCIATION	\$1,240.13		\$1,240.13			\$1,240.13	
30	VILLA POINTE CONDO ASSOCIATION	\$420.00		\$420.00			\$420.00	
31	VILLA POINTE CONDO ASSOCIATION	\$1,356.00		\$1,356.00			\$1,356.00	
32	VILLA POINTE CONDO ASSOCIATION	\$330.00		\$330.00			\$330.00	
33	ADDED CREDITOR							
34	ADDED CREDITOR							
AUTOMOBILE								
35	ADDED CREDITOR							
EQUAL MONTHLY PAYMENT CREDITOR - VEHICLE								
36	MICHIGAN FIRST CREDIT UNION	\$4,900.00			5.2500	\$147.41		
37	ADDED CREDITOR							
38	ADDED CREDITOR							
EQUAL MONTHLY PAYMENT CREDITOR - NON-VEHICLE								
39	ADDED CREDITOR							
40	ADDED CREDITOR							
All Unsecured Creditors								
41		Total Unsecured	\$5768.68		Percent Allowed	0	Amount Allowed	

Change Line# 0 OK

Plan Terms 4 Calc

Unsecured % 0 Calc

Due to Creditors: \$1,018.50 \$13,455.73

In from Debtor: \$1,377.95 \$6,678.08

Restart

Trustee's % 7.5

Lump Sum \$ 1,174.76

Delete Line 0 OK

Debtor 1 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
US DEPT OF TREASURY	\$635.00	BI-WEEKLY	\$?
JUDITH MICHELLE	\$0.00	MONTHLY	\$?

Debtor 2 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
DEBTOR	\$0.00	MONTHLY	\$?

Krispen Carroll - Detroit, MI

Your Chapter 13 Information Management System

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ATTACHMENT 2

CHAPTER 13 MODEL WORKSHEET
LOCAL BANKRUPTCY RULE 3015-1(B)(2 E.D.M.)

1.	Length of Plan is	<u>36</u> months	
2.	Initial Plan Payment: \$1,180.83 per month x 36 months = \$42,509.88 (subtotal)		
3.	Additional Payments:	\$ _____ per=	_____
4.	Lump Sums:		<u>\$0.00</u>
5.	Total to be paid into Plan (total of lines 2 through 4)		<u>\$42,509.88</u>
6.	Estimated Disbursements other than to Class 9 General Unsecured Creditors		
	a. Estimated trustee's fees	<u>\$4,250.88</u>	
	b. Estimated Attorney Fees and costs through confirmation of plan	<u>\$3,500.00</u>	
	c. Estimated Attorney Fees and costs Post-confirmation through duration of Plan	<u>\$1,500.00</u>	
	d. Estimated Fees of Other Professionals	<u>\$0.00</u>	
	e. Total mortgage and other continuing secured debt payments	<u>\$27,118.80</u>	
	f. Total non-continuing secured debt payments (including interest)	<u>\$4,334.52</u>	
	g. Total priority claims	<u>\$0.00</u>	
	h. Total arrearage claims	<u>\$1,800.00</u>	
7.	Total Disbursements other than to Class 9 General Unsecured Creditors (Total of lines 6.a through 6.h)		\$ <u>42,504.20</u>
8.	Funds <i>estimated</i> to be available for Class 9 General Unsecured Creditors (item 5 minus item 7)		\$ <u>5.68</u>
9.	Estimated dividend to Class 9 General Unsecured Creditors in Chapter 7 proceeding (see liquidation analysis on page 6)		\$ <u>0.00</u>

COMMENTS:

Label Matrix for local noticing
0645-2
Case 13-62357-mar
Eastern District of Michigan
Detroit
Thu Dec 6 08:38:31 EST 2018

Bristol West / Farmers Insurance
PO Box 31029
Independence, OH 44131-0029

Amcol Systems Inc
111 Lancewood Rd
Columbia, SC 29210-7523

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Cap One
Pob 30281
Salt Lake City, UT 84130-0281

Krispen S. Carroll
719 Griswold
Suite 1100
Detroit, MI 48226-3314

Cavalry SPV I, LLC
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595-2321

Certegy
P.O. Box 30046
Tampa, FL 33630-3046

Check n Go Collections
4540 Cooper Rd.
Suite 200
Cincinnati, OH 45242-5649

DTE Energy
One Energy Plaza
735 WCB
Detroit, MI 48226

DTE Legal Dept
WCB 688
One Energy Plaza
Detroit, MI 48226-1221

Mark B. Davis
44670 Ann Arbor Road
Suite 170
Plymouth, MI 48170-4087

Dept Of Ed/Sallie Mae
11100 Usa Pkwy
Fishers, IN 46037-9203

Esurance
PO Box 5250
Sioux Falls, SD 57117-5250

First Premier Bank
601 S Minnesota Ave
Sioux Falls, SD 57104-4868

Gecrb/Discount Tire
Po Box 981439
El Paso, TX 79998-1439

Huntington National Bank
803 W. Big Beaver
Troy, MI 48084-4734

Huntington National Bank
One Financial Plaza - M1071
10717 Adams Street
Holland, MI 49423-9079

Internal Revenue Service
Centralized Insolvency Operations
PO Box 7346
Philadelphia, PA 19101-7346

William D. Johnson
Acclaim Legal Services
8900 E. 13 Mile Rd.
Warren, MI 48093-2206

Christopher W. Jones
8900 E. 13 Mile Rd.
Warren, MI 48093-2206

Meyer & Njus, P.A.
200 South Sixth Street
Minneapolis, MN 55402-1400

Michigan First Cr Un
27000 Evergreen Rd
Lathrup Village, MI 48076-3231

Michigan First Credit Union
27000 Evergreen Road
Lathrup Village, MI 48076-3231

Monroe & Main
c/o Creditors Bankruptcy Service
P.O. Box 740933
Dallas, TX 75374-0933

Monroe And Main
1112 7th Ave
Monroe, WI 53566-1364

Mortgage Center, LLC
c/o Weltman, Weinberg & Reis
2155 Butterfield Drive, Suite 200-S
Troy, MI 48084-3463

Mtg Center
P O Box 2171
Southfield, MI 48037-2171

Navient Solutions, Inc.
Department of Education Loan Services
P.O. Box 9635
Wilkes-Barre, PA 18773-9635

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Premier Bankcard/Charter
PO Box 2208
Vacaville, CA 95696-8208

Brian D. Rodriguez
8900 E. 13 Mile Road
Warren, MI 48093-2206

Seventh Avenue
1112 7th Ave
Monroe, WI 53566-1364

Seventh Avenue
c/o Creditors Bankruptcy Service
P.O. Box 740933
Dallas, TX 75374-0933

State Farm Insurance
Attn: Bankruptcy
3 State Farm Plaza P4
Bloomington, IL 61791-0002

State Farm Insurance
PO Box 2329
Bloomington, IL 61702-2329

(p)T MOBILE
C O AMERICAN INFOSOURCE LP
4515 N SANTA FE AVE
OKLAHOMA CITY OK 73118-7901

TD Auto Finance
27777 Franklin Rd
Farmington Hills, MI 48334

Tate & Kirlin
2810 Southampton Rd.
Philadelphia, PA 19154-1207

U.S. Attorney
211 W. Fort St
Detroit, MI 48226-3269

Villa Pointe Condominium Association
Zelmanski, Danner & Fioritto, PLLC
44670 Ann Arbor Road, Ste. 170
Plymouth, MI 48170-4087

Villa Pointe Condominium Association
c/o Alexander, Zelmanski, Danner, et. al
44670 Ann Arbor Road, Suite 170
Plymouth, MI 48170-4087

Tamara A. White
28366 Franklin Road
Southfield, MI 48034-5503

David A. Wolfe
Weltman, Weinberg & Reis
2155 Butterfield Drive
Ste 200-S
Troy, MI 48084-3463

Jason Kellogg Wright
965 Keynote Circle
Brooklyn Heights, OH 44131-1829

Judith Michelle Young-Bird
19940 Villa Drive South
Southfield, MI 48076-2459

Zeller & Associates
210 John Glenn Dr. Suite #3
Buffalo, NY 14228-2213

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

T Mobile Wireless
Bankruptcy Dept.
PO Box 37380
Albuquerque, NM 87176

(d)TMobile
PO Box 629025
El Dorado Hills, CA 95762

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Internal Revenue Service
Centralized insolvency Operations
PO Box 7346
Philadelphia, PA 19101-7346

(u)Michigan First Credit Union

(d)Michigan First Credit Union
27000 Evergreen Rd.
Lathrup Village, MI 48076-3231

(d)Michigan First Credit Union
27000 Evergreen Road
Lathrup Village, MI 48076-3231

(u)Mortgage Center L.L.C.

(u)State Farm Insurance Company

(d)U.S. Attorney
211 W. Fort Street
Detroit, MI 48226-3269

End of Label Matrix	
Mailable recipients	46
Bypassed recipients	7
Total	53